

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JO LYNN MCCRAY	§	Case No.: 09-47194
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	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/14/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/28/2010.
- 6) Number of months from filing to the last payment: 2
- 7) Number of months case was pending: 10
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,625.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 1,849.00
Less amount refunded to debtor	\$ 1,849.00
<b>NET RECEIPTS</b>	\$ .00

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ .00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ .00

Attorney fees paid and disclosed by debtor \$ 500.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BRIDGEVIEW BANK	SECURED	35,587.00	31,383.90	31,383.90	.00	.00
JPMORGAN CHASE BANK	SECURED	21,535.00	11,390.09	.00	.00	.00
JPMORGAN CHASE BANK	SECURED	.00	23,296.74	23,296.74	.00	.00
NORTHSIDE COMMUNITY	SECURED	188,576.00	.00	.00	.00	.00
NORTHSIDE COMMUNITY	SECURED	14,042.00	.00	.00	.00	.00
INTERNAL REVENUE SER	PRIORITY	3,000.00	3,844.05	3,844.05	.00	.00
ACCION CHICAGO	OTHER	.00	NA	NA	.00	.00
AMER GEN FIN	OTHER	.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	1,409.00	NA	NA	.00	.00
CAPITAL ONE BANK	OTHER	.00	NA	NA	.00	.00
CHASE CC	UNSECURED	726.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	3,316.00	3,563.03	3,563.03	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	2,666.77	4,393.57	4,393.57	.00	.00
COMPUTER CREDIT SERV	UNSECURED	670.00	NA	NA	.00	.00
COMCAST	UNSECURED	675.00	NA	NA	.00	.00
DEVON FINANCIAL SERV	OTHER	.00	NA	NA	.00	.00
LLNH NGUYEN	UNSECURED	35,000.00	NA	NA	.00	.00
EDUCATIONL FINANCIAL	OTHER	.00	NA	NA	.00	.00
HAUSELMAN & RAPPIN	UNSECURED	40,000.00	NA	NA	.00	.00
ISAC	OTHER	.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	2,640.00	3,015.13	3,015.13	.00	.00
NORTHSIDE COMMUNITY	UNSECURED	7,000.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	725.00	2,543.68	2,543.68	.00	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRESIDIO/CM	OTHER	.00	NA	NA	.00	.00
TOYOTA MOTOR CREDIT	UNSECURED	9,675.86	NA	NA	.00	.00
WELLS FARGO FINANCE	OTHER	.00	NA	NA	.00	.00
AARON ARNOLD	OTHER	.00	NA	NA	.00	.00
JPMORGAN CHASE BANK	OTHER	NA	NA	NA	.00	.00
TOYOTA MOTOR CREDIT	SECURED	NA	9,675.86	.00	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	25.30	25.30	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	23,296.74	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>31,383.90</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	54,680.64	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>3,844.05</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	3,844.05	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	13,540.71	.00	.00

**Disbursements:**

Expenses of Administration	\$	.00	
Disbursements to Creditors	\$	.00	
<b>TOTAL DISBURSEMENTS:</b>		\$	.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/28/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.